

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Bilkisu Abubakar-Mohammed
Debtor(s)

Case No. 20-03448-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: Jan 08, 2021

User: AutoDocke
Form ID: pdf002

Page 1 of 3
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 10, 2021:

Recip ID	Recipient Name and Address
db	Bilkisu Abubakar-Mohammed, 241 N. Newborn Street, York, PA 17401
5377602	Avant, STE. 1700, Chicago, IL 60601
5377603	Best Buy Credit Svrc., PO Box 9001007, Louisville, KY 40290-1007
5377606	+ CB Indigo, PO Box 23039, Columbus, GA 31902-3039
5377613	Fortiva Credit, PO Box 105341, Atlanta, GA 30348-5341
5377614	+ Freedom Mortgage Corp., 201 Good Drive, Lancaster, PA 17603-2399
5377615	+ GB/ First Electronic, PO Box 4499, Beaverton, OR 97076-4499
5377618	M & T Bank, PO Box 619063, Dallas, TX 75261-9063
5377619	+ Mariner Fin., 2044 Fruitville Pike, Lancaster, PA 17601-3918
5377626	+ TD Bank/ Target, PO Box 673, Minneapolis, MN 55440-0673

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 08 2021 19:12:48	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5377604	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jan 08 2021 19:12:45	Capital One, PO Box 85015, Richmond, VA 23285
5377605	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jan 08 2021 19:11:35	Capital One Bank NA, PO Box 30281, Salt Lake City, UT 84130-0281
5377607	+ Email/Text: bzern@celticbank.com	Jan 08 2021 19:10:00	Celtic Bank Corp., 268 S. State Street, Ste. 300, Salt Lake City, UT 84111-5314
5377609	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 08 2021 19:10:00	Comenity Bank, PO Box 182120, Columbus, OH 43218-2120
5377608	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 08 2021 19:10:00	Comenity Bank, PO Box 182782, Columbus, OH 43218-2782
5377610	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 08 2021 19:10:00	Comenity-Woman Within, PO Box 659728, San Antonio, TX 78265-9728
5377611	Email/PDF: creditonebknotifications@resurgent.com	Jan 08 2021 19:11:39	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
5377612	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 08 2021 19:12:16	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
5377616	+ Email/Text: bankruptcy@scccompanies.com	Jan 08 2021 19:10:00	Ginny's, 1112 Seventh Ave., Monroe, WI 53566-1364
5379723	+ Email/Text: bankruptcy@scccompanies.com	Jan 08 2021 19:10:00	Ginny's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
5383369	Email/Text: JCAP_BNC_Notices@jcap.com	Jan 08 2021 19:10:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
5377617	Email/Text: PBNCNotifications@perituservices.com	Jan 08 2021 19:09:00	Kohls, PO Box 2983, Milwaukee, WI 53201-2983

5377621	Email/Text: ml-ebn@missionlane.com	Jan 08 2021 19:09:00	Mission Lane, PO Box 4517, Carol Stream, IL 60197-4517
5379725	+ Email/Text: bankruptcy@sccompanies.com	Jan 08 2021 19:09:00	Mason, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
5379726	+ Email/Text: bankruptcy@sccompanies.com	Jan 08 2021 19:09:00	Massey's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
5377620	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 08 2021 19:11:31	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
5379729	+ Email/Text: bankruptcy@sccompanies.com	Jan 08 2021 19:10:00	Midnight Velvet, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
5379721	+ Email/Text: bankruptcy@sccompanies.com	Jan 08 2021 19:10:00	Monroe & Main, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
5379722	+ Email/Text: bankruptcy@sccompanies.com	Jan 08 2021 19:10:00	Montgomery Ward, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
5377622	+ Email/Text: bankruptcy@sccompanies.com	Jan 08 2021 19:10:00	Montgomery Ward, 3650 Milwaukee Street, Madison, WI 53714-2304
5378760	Email/PDF: cbp@onemainfinancial.com	Jan 08 2021 19:12:03	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
5377623	Email/PDF: cbp@onemainfinancial.com	Jan 08 2021 19:12:39	One Main Fin., 6801 Colwell Blvd., Irving, TX 75039-3198
5379728	+ Email/Text: bankruptcy@sccompanies.com	Jan 08 2021 19:10:00	Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
5379727	+ Email/Text: bankruptcy@sccompanies.com	Jan 08 2021 19:09:00	Stoneberry, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
5377624	+ Email/Text: bankruptcy@sccompanies.com	Jan 08 2021 19:10:00	Swiss COlony, 1112 Seventh Ave., Monroe, WI 53566-1364
5377625	+ Email/PDF: gecsed@recoverycorp.com	Jan 08 2021 19:11:33	Synch/Pay Pal, PO BOX 965005, Orlando, FL 32896-5005
5377895	+ Email/PDF: gecsed@recoverycorp.com	Jan 08 2021 19:12:43	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5383771	+ Email/Text: bncmail@w-legal.com	Jan 08 2021 19:10:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
5379724	+ Email/Text: bankruptcy@sccompanies.com	Jan 08 2021 19:10:00	The Swiss Colony, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 10, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 8, 2021 at the address(es) listed below:

Name	Email Address
Charles J DeHart, III (Trustee)	TWeclf@pamd13trustee.com
Rebecca Ann Solarz	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmllawgroup.com
Thomas William Fleckenstein	on behalf of Debtor 1 Bilkisu Abubakar-Mohammed FleckensteinLaw@yahoo.com TFleck84@yahoo.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

LOCAL BANKRUPTCY FORM 3015-1**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:
Bilkisu Abubakar-Mohammed

CHAPTER 13
CASE NO. _____

- ORIGINAL PLAN
 AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)
 Number of Motions to Avoid Liens
 Number of Motions to Value Collateral

CHAPTER 13 PLAN**NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

- | | | | |
|---|---|-----------------------------------|--|
| 1 | The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 2 | The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 3 | The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

1. PLAN FUNDING AND LENGTH OF PLAN.**A. Plan Payments From Future Income**

1. To date, the Debtor paid \$__ (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is **\$21,780.00**, plus other payments and property stated in § 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
1/21	12/26	363.00	0.00	363.00	21,780.00
				Total Payments:	\$21,780.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. CHECK ONE: Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is **\$0.00**. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.

No assets will be liquidated. *If this line is checked, the rest of § 1.B.2 and complete § 1.B.3 if applicable*

Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$__ from the sale of property known and designated as ___. All sales shall be completed by ___. If the property does not sell by the date specified, then the disposition of the property shall be as follows:
-

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:
-

2. SECURED CLAIMS.

A. Pre-Confirmation Distributions. Check one.

None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.

None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.

None. *If "None" is checked, the rest of § 2.C need not be completed or reproduced.*

D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)

None. *If "None" is checked, the rest of § 2.D need not be completed or reproduced.*

E. Secured claims for which a § 506 valuation is applicable. Check one.

None. *If "None" is checked, the rest of § 2.E need not be completed or reproduced.*

F. Surrender of Collateral. Check one.

None. *If "None" is checked, the rest of § 2.F need not be completed or reproduced.*

The Debtor elects to surrender to each creditor listed below the collateral that secures the creditor's claim. The Debtor requests that upon confirmation of this plan or upon approval of any modified plan the stay under 11 U.S.C. §362(a) be terminated as to the collateral only and that the stay under §1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 4 below.

Name of Creditor	Description of Collateral to be Surrendered
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Name of Creditor	Description of Collateral to be Surrendered
Freedom Mortgage Corp.	241 N. Newborn Street York, PA 17401 York County Bought in 2006

G. **Lien Avoidance.** Do not use for mortgages or for statutory liens, such as tax liens. Check one.

None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

3. PRIORITY CLAIMS.

A. Administrative Claims

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

a. In addition to the retainer of \$ 1,190.00 already paid by the Debtor, the amount of \$ 2,810.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or

b. \$ _____ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.

Check one of the following two lines.

None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

B. Priority Claims (including, certain Domestic Support Obligations)

None. If "None" is checked, the rest of § 3.B need not be completed or reproduced.

C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one of the following two lines.

None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

4. UNSECURED CLAIMS

A. Claims of Unsecured Nonpriority Creditors Specially Classified.

Check one of the following two lines.

None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.

5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. *Check one of the following two lines.*

None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

6. VESTING OF PROPERTY OF THE ESTATE.

Property of the estate will vest in the Debtor upon

Check the applicable line:

- plan confirmation.
 entry of discharge.
 closing of case.

7. DISCHARGE: (Check one)

- The debtor will seek a discharge pursuant to § 1328(a).
 The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: _____
 Level 2: _____
 Level 3: _____
 Level 4: _____
 Level 5: _____
 Level 6: _____
 Level 7: _____
 Level 8: _____

If the above Levels are filled in, the rest of § 8 need not be completed or reproduced. If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

- Level 1: Adequate protection payments.
 Level 2: Debtor's attorney's fees.
 Level 3: Domestic Support Obligations.
 Level 4: Priority claims, pro rata.
 Level 5: Secured claims, pro rata.
 Level 6: Specially classified unsecured claims.
 Level 7: Timely filed general unsecured claims.
 Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void.
(NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

Dated: December 3, 2020

/s/ Thomas W. Fleckenstein

Thomas W. Fleckenstein
 Attorney for Debtor

/s/ Bilkisu Abubakar-Mohammed

Bilkisu Abubakar-Mohammed
 Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.